Please cancel claims 1-19.

Please amend claims 20-27 as shown below.

Please add new claims 28-44.

1-19.   (Canceled)

20.   (Currently Amended) A system for consumer reporting on a computer network, the system comprising:

a user computer, coupled to the network and operable by the user;

a consumer reporting service server, coupled to the network to communicate with the user computer a plurality of user computers operated by data inputting users, each of the user computer communicating computers configured to communicate with the server at a first time to permit data inputting user selection of an entity from among a plurality of entities, to permit data inputting user selection of a positive rating category or a negative rating category for the data inputting user-selected entity, and to permit a voluntary monetary contribution from the user to a service provider having no business relationship with the user-selected entity to thereby build the reputation of the user-selected entity up or down the data inputting users to the consumer reporting service; and

a data structure associated with the server to store data related to the user-selected entity, a value of the voluntary monetary contribution contributions in the positive rating category for each of the data inputting user-selected entities and the value of the monetary contributions in the negative rating category for each of the data inputting user-selected entities and the user selection of the rating category.

21.   (Currently Amended) The system of claim 20, further comprising a communication controller to control communication between the plurality of data inputting user computer computers and the server via a computer network.

22.   (Currently Amended) The system of claim 20, further comprising a communication controller to control communication between the plurality of data inputting user ~~computer~~ computers and the server via a public switched telephone network.

23.   (Currently Amended) The system of claim 20 wherein ~~the user~~ a computer operated by a data retrieving user communicates with the server at a second time different from the first time to select ~~the~~ an entity from among the plurality of entities, the server responsive to the selection of the data retrieving user-selected entity to ~~and~~ retrieve data related to the data retrieving user-selected entity from the data structure.

24.   (Currently Amended) The system of claim ~~20, further comprising~~ 23 for use with a display coupled to the data retrieving user computer ~~to display retrieved from~~ wherein the data structure is configured to provide the stored data related to the data retrieving user-selected entity ~~and the value of the voluntary monetary contribution to build the reputation up or down~~ to the display coupled to the data retrieving user computer.

25.   (Currently Amended) The system of claim 23 wherein the server is further configured to generate graphical data using the stored data and the data structure stores ~~data related to the reputation of the identified entity comprises~~ the generated graphical data.

26.   (Currently Amended) The system of claim 23 wherein the server is further configured to perform statistical analysis of the stored data ~~related to the reputation of the selected entity~~ to thereby generate statistical data and the data structure stores the generated statistical data.

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27.   (Currently Amended) The system of claim 26 wherein the statistical data generated by the server comprises calculating an average voluntary monetary contribution to the <u>commentary reporting</u> service ~~provider~~ for the <u>data inputting user-</u> selected entity.

28.   (New) A method for consumer recording and publicly reporting monetary commentary using a commentary reporting service, the method comprising:

receiving an entity selecting electronic communication from each of a plurality of data inputting users different from the commentary reporting service, the entity selecting communication being used to select an entity from a plurality of entities different from the commentary reporting service and the user;

for each of the data inputting users:

providing a positive rating category and a negative rating category for the data inputting user-selected entity;

receiving user input from the data inputting user to select either the positive rating category or the negative rating category for the data inputting user-selected entity; and

receiving a monetary contribution to the commentary reporting service from the data inputting user in an amount selected by the data inputting user;

using the monetary contribution and rating category selection of the data inputting user for building a monetary commentary of data inputting user satisfaction or dissatisfaction with the data inputting user-selected entity based upon the monetary contributions associated with the positive rating category and the monetary contributions associated with the negative rating category by the plurality of data inputting users for building the reputation of the data inputting user-selected entity up or down;

in a computer associated with the commentary reporting service, storing data related to monetary commentary for the data inputting user-selected entity;

receiving an electronic communication from a data reviewing user to select an entity from among the plurality of entities;

in response to the electronic communication from the data reviewing user, retrieving stored monetary commentary data related to the data reviewing user-selected entity; and

indicating the monetary commentary data related to the data reviewing user-selected entity.

29.   (New) The method of claim 28 wherein receiving the entity selecting electronic communication comprises receiving the entity selecting electronic communication via a computer network.

30.   (New) The method of claim 28 wherein receiving the entity selecting electronic communication comprises receiving the entity selecting electronic communication via a telephone network.

31.   (New) The method of claim 28 wherein receiving the monetary contribution comprises receiving credit card information from the data inputting user.

32.   (New) The method of claim 28, further comprising performing statistical analysis of the monetary contributions for the positive rating category and the monetary contributions for the negative rating category wherein the monetary commentary data comprises statistical data.

33.   (New) The method of claim 28, further comprising calculating an average value of monetary contribution for the positive rating category and an average value of monetary contribution for the negative rating category wherein the monetary commentary data comprises average contribution data.

34.   (New) The method of claim 28, further comprising calculating a minimum and a maximum value of monetary contribution for the positive rating category and a minimum and a maximum value of monetary contribution for the negative rating category wherein the monetary commentary data comprises minimum and maximum contribution data.

35.   (New) The method of claim 28, further comprising calculating a total number of monetary contributions for the positive rating category and a total number of monetary contributions for the negative rating category wherein the monetary commentary data comprises total contribution data.

36.   (New) The method of claim 28, further comprising generating graphical data related to the monetary contributions for the positive rating category and the monetary contributions for the negative rating category wherein the monetary commentary data comprises the graphical data.

37.   (New) A method for consumer recording and publicly reporting monetary commentary using a commentary reporting service, the method comprising:
        receiving an entity selecting electronic communication from each of a plurality of data inputting users different from the commentary reporting service, the entity selecting communication being used to select an entity from a plurality of entities different from the commentary reporting service and the user;
        receiving a monetary contribution to the commentary reporting service from each of the data inputting users in an amount selected by the data inputting users to thereby indicate the data inputting user's evaluation of the selected entity;
        using the monetary contribution to build a monetary commentary of data inputting user evaluation of the data inputting user-selected entity based upon the monetary contributions to thereby affect the reputation of the data inputting user-selected entity up or down;

storing data related to monetary commentary for the data inputting user-selected entity;

receiving an electronic communication from a data reviewing user to select an entity from among the plurality of entities;

in response to the electronic communication from the data reviewing user, retrieving stored monetary commentary data related to the data reviewing user-selected entity; and

indicating the monetary commentary data in relation to the data reviewing user-selected entity.

38.   (New) The method of claim 37 wherein receiving the entity selecting electronic communication comprises receiving the entity selecting electronic communication via a computer network.

39.   (New) The method of claim 37 wherein receiving the entity selecting electronic communication comprises receiving the entity selecting electronic communication via a telephone network.

40.   (New) The method of claim 37 wherein receiving the monetary contribution comprises receiving credit card information from the data inputting user.

41.   (New) The method of claim 37, further comprising generating graphical data related to the monetary contributions wherein the monetary commentary data comprises the graphical data.

42.   (New) A computer network implemented method for consumer recording and publicly reporting monetary commentary using a commentary reporting service, the method comprising:

receiving an entity selection electronic communication from a first computer at a computer operated by the consumer reporting service via the computer network to select an entity from among a plurality of entities;

transmitting an electronic message to the first computer via the computer network to provide a user of the first computer a positive rating category and a negative rating category for the entity selected by a user of the first computer;

receiving a category selection electronic communication from the first computer at the computer operated by the consumer reporting service via the computer network to select either the positive rating category or the negative rating category for the entity selected by the first computer user;

receiving a monetary contribution electronic communication from the first computer at the computer operated by the consumer reporting service via the computer network to indicate a monetary contribution in an amount selected by the first user to the commentary reporting service wherein the monetary contribution and rating category selection provide a monetary commentary of user satisfaction or dissatisfaction with the entity selected by the first computer user;

storing data related to the satisfaction or dissatisfaction of the entity selected by the first computer user under control of the computer operated by the consumer reporting service;

receiving an entity selection electronic communication from a second computer at the computer operated by the consumer reporting service via the computer network to select an entity from among a plurality of entities;

retrieving the stored data related to the entity selected by a user of the second computer in response to the entity selection electronic communication received from the second computer; and

providing the retrieved data to the second computer via the computer network.

43.   (New) The method of claim 42 wherein receiving the monetary contribution electronic communication comprises receiving credit card information from the first computer via the computer network.

44.   (New) The method of claim 42, further comprising generating graphical data related to the monetary contributions for the positive rating category and the monetary contributions for the negative rating category wherein the monetary commentary data comprises the graphical data